Exhibit 2

INST: 00003744 BK: 1730 PG: 65

Recording Requested By: WELLS FARGO BANK, N.A.

When Recorded Return To:

**DEFAULT ASSIGNMENT** WELLS FARGO BANK, N.A. MAC: X9999-018 PO BOX 1629 MINNEAPOLIS, MN 55440-9790

#### CORPORATE ASSIGNMENT OF MORTGAGE

Lincoln Town, Rhode Island "JARAMILLO SELLER'S LENDER ID#: G09 INVESTOR'S LOAN #: 0205674501 POOL #: 00737621CD OLD SERVICING #: 866554

MERS #: 100024200008665545 SIS #: 1-888-679-6377

Date of Assignment: October 31st, 2011
Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN BROKERS CONDUIT, ITS SUCCESSORS AND ASSIGNS at BOX 2026 FLINT MI 48501, 1901 E VOORHEES ST STE C., DANVILLE, IL 61834 Assignee: WELLS FARGO BANK, NA at 1 HOME CAMPUS, DES MOINES, IA 50328

Executed By: FRANCISCO JARAMILLO To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN BROKERS CONDUIT, ITS SUCCESSORS AND ASSIGNS Date of Mortgage: 06/10/2005 Recorded: 06/15/2005 in Book/Reel/Liber: 1255 Page/Folio: 220 as Instrument No.: 0003080 In Lincoln Town, State of Rhode Island.

Property Address: 109 COBBLE HILL ROAD, LINCOLN, RI 02865

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$279,256.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN BROKERS CONDUIT, ITS SUCCESSORS AND ASSIGNS

Dan Flanner Assistant Secretary

STATE OF Minnesota

**COUNTY OF Dakota** 

Matthew F. Ryan a Notary Public in and for Dakota in the Assistant Secretary, personally authorized capacity, and that by his/her/their signature on the Instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Matthew F. Ryan Notary Expires: 1/3 L

MATTHEW F. RYAN This area for notarial seal) My Commission Expires Jan. 31, 2012 

\*DME\*DMEWFEM\*10/31/2011 10:10:54 PM\* WFEM01WFEMA000000000000000234066\* RI\_LINC\* RISTATE\_MORT\_ASSIGN\_ASSN \*\*DMEWFEM\*

RECEIVED FOR RECORD LINCOLN, RI Nov 03,2011 03:14:31P BOOK: 1730 PAGE: KAREN D. ALLEN TOWN CLERK

# Exhibit 3

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458
TEL (617) 558-0500
FAX (617) 244-7304

Business Hours: Monday-Friday 8:00 AM-to 5:30 PM SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

180-1285 22

October 4, 2012

To: Mr. Francisco Jaramillo 109 COBBLE HILL ROAD LINCOLN, RI 02865

### NOTICE OF MORTGAGE FORECLOSURE SALE

Re: 109 Cobble Hill Road, Lincoln, Rhode Island

Please be advised that this office has scheduled a foreclosure sale to take place at 3:00 p.m. on November 26, 2012 at the above-referenced premises. We are enclosing a copy of the foreclosure advertisement for your records. You will not receive any further notice of the sale.

Our experience has shown us that you are likely to benefit if you allow qualified bidders at the foreclosure sale to enter and inspect the premises. This may result in a higher purchase price. If you are willing to allow qualified bidders to enter and inspect the premises, please be present at the time of the foreclosure sale.

You may order a reinstatement or payoff 24 hours a day on-line by going to www.hloreinstatement.com or to www.hlopayoff.com. Please follow the instructions contained on the web page. Please note that only requests made by owners, borrowers, mortgagors and authorized parties will be processed. You may also contact us during business hours to request a reinstatement or payoff by calling (617) 558-0598. When completing the on-line form or when calling our office, please reference your Case Number 201111-0207so that we may process your request more quickly.

### IMPORTANT NOTICE

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

## Rhode Island General Laws Section 34-27-4(d)

- (d) Foreclosure sales affecting servicemembers. -
- (1) The following definitions shall apply to this subsection and to subsection (c):
- (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coast guard and members of the national guard or reserves called to active duty.
- (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "Active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.
- (2) This subsection applies only to an obligation on real and related personal property owned by a servicemember that:
- (i) Originated before the period of the servicemember's military service or in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and
- (ii) Is secured by a mortgage or other security in the nature of a mortgage.
- (3) Stay of right to foreclose by mortgagee. Upon receipt of written notice from the mortgagor or mortgagor's authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within nine (9) months of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such nine (9) month period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.
- (4) Stay of proceedings and adjustment of obligation. In the event a mortgagee proceeds with foreclosure of the property during, or within nine (9) months after a servicemember's period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:
- (i) Stay the proceedings for a period of time as justice and equity require; or
- (ii) Adjust the obligation as permitted by federal law to preserve the interests of all parties.
- (5) Sale or foreclosure. A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within nine (9) months after, the period of the servicemember's military service except:

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- (i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or
- (ii) If made pursuant to an agreement of all parties.
- (6) Penalties. A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year ,or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.
- (7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

Harmon Law Offices, P.C.
Attorney for Present holder of mortgage

APO/CGS/201111-0207/Enclosure

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

## MORTGAGEE'S SALE

109 Cobble Hill Road Lincoln, RI

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on November 26, 2012 at 3:00 p.m. on the premises, by virtue of the power of sale contained in a mortgage by Francisco Jaramillo dated June 10, 2005 and recorded in the Lincoln Land Evidence Records in Book 1255, Page 220 as affected by a Modification Agreement recorded with said Records in Book 1606, Page 245, the conditions of said mortgage having been broken.

\$5,000.00 in cash, certified or bank check is required to bid. Other terms will be announced at the sale.

HARMON LAW OFFICES, P.C. Attorney for the Holder of the Mortgage 150 California Street Newton, MA 02458 (617) 558-0500 201111-0207 - YEL